| Certificate of Electronic Submission | |
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| and Trademark Office on August 6, 200 | 07 |
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| | |
| FRANK C. NICHOLAS (33,983) | |
| Name of applicant, assignee or registered repre- | sentative |
| | |
| /FRANK C. NICHOLAS/ | |
| Signature | |
| - | |
| August 6, 2007 | |
| Date of Signature | |

PATENT Case No. AUS920010441US1 (9000/44)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re patent application of: |) |
|---|-------------------------------------|
| DWIP N. BANERJEE, ET AL. |) Examiner: JANVIER, J. |
| Serial No.: 10/042,481 |)) (Cross of Ant Harita 2022 |
| Filed: JANUARY 9, 2002 |) Group Art Unit: 3622 |
| Title: METHOD PROGRAM, AND SYSTEM FOR RESETTING THE VALUE OF A COUPON BASED ON MARKET INFORMATION |) Conf. No.: 6084 |

RESPONSE TO OFFICE ACTION DATED JULY 2, 2007

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22202-1450

Dear Sir:

This is a response to an Office Action dated July 2, 2007.